

Information to identify the case:

Debtor 1	Erik M. Buchanan	Social Security number or ITIN	xxx-xx-4100
	First Name Middle Name Last Name	EIN	--
Debtor 2	Leigh Anne Buchanan	Social Security number or ITIN	xxx-xx-0008
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70746-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Erik M. Buchanan

Leigh Anne Buchanan

2/7/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Erik M. Buchanan
Leigh Anne Buchanan
Debtors

Case No. 17-70746-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Feb 07, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Erik M. Buchanan, Leigh Anne Buchanan, P.O. Box 340, Jennerstown, PA 15547-0340
14777594	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
14708801	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 08 2023 04:54:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PHINAMERI.COM	Feb 08 2023 04:54:00	Americredit Financial Services, Inc dba GM Financi, P O Box 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:42	CACH, LLC its successors and assigns as assignee o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14746167	EDI: PHINAMERI.COM	Feb 08 2023 04:54:00	AmeriCredit Financial Services, Inc., dba GM Financial, P.O. Box 183853, Arlington, TX 76096
14708791	+ Email/Text: EBNProcessing@afni.com	Feb 08 2023 00:00:00	Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
14708792	+ EDI: GMACFS.COM	Feb 08 2023 04:54:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14715203	EDI: GMACFS.COM	Feb 08 2023 04:54:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14708793	+ EDI: PHINAMERI.COM	Feb 08 2023 04:54:00	AmeriCredit/GM Financial, Po Box 183853,

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: Feb 07, 2023

Form ID: 3180W

Total Noticed: 27

14782528	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2023 00:05:43	Arlington, TX 76096-3853 CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14708794	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 08 2023 00:00:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14708795	+ EDI: CCUSA.COM	Feb 08 2023 04:54:00	Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14708796	+ EDI: CCS.COM	Feb 08 2023 04:54:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14708797	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 08 2023 00:05:41	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14708798	+ EDI: AMINFOFP.COM	Feb 08 2023 04:54:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14782529	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2023 00:05:43	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14708799	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2023 00:05:35	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
14736882	+ EDI: AISMIDFIRST	Feb 08 2023 04:54:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14708800	+ EDI: AISMIDFIRST	Feb 08 2023 04:54:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14708802	EDI: PRA.COM	Feb 08 2023 04:54:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14730013	EDI: PRA.COM	Feb 08 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14709095	+ EDI: RECOVERYCORP.COM	Feb 08 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14747327	+ EDI: JEFFERSONCAP.COM	Feb 08 2023 04:54:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766068	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc, dba GM Financial, P O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-7

User: auto

Page 3 of 3

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Erik M. Buchanan thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Leigh Anne Buchanan thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5